

BANKERS LIFE AND CASUALTY COMPANY - NAIC 61263**LTC Individual - Comprehensive - NonTax Qualified** Policy Form: GR-N380

This policy is for Individual Comprehensive long term care insurance. The policy is classified as NonTax Qualified.

Maximum Policy Benefit Amounts = In year(s).

1Yr	2Yrs	3Yrs	4Yrs	5Yrs	6Yrs	7Yrs	Lifetime	Other	Company Notes
									Notes: 2920 days is equivalent to 8 years.

Nursing Home Daily Benefit Amounts - There is a minimum and maximum amount offered in dollar increments.

Minimum	Maximum	Increment	Day	Week	Month	Other	Company Notes
\$50	\$300	\$10	YES				

Residential Care Facility Daily Benefit Amounts - Represents the percentage of the Nursing Home Daily Benefit Amount.

100%	90%	80%	75%	70%	Other	Company Notes
YES						Notes: None reported by company.

Home Care Benefit Amounts - Represents the percentage of Home Care Benefit Amount.

100%	90%	80%	75%	70%	60%	50%	NONE	OTHER	Company Notes
YES						YES			Notes: None reported by company.

Elimination Period = In days.

0	20	30	60	90	100	CALENDAR	SERVICE	OTHER	Company Notes
YES		YES	YES	YES			YES	YES	Notes: 15 and 180 day options are also available.

Inflation Protection

5%	Guaranteed Purchase Option	Other	Company Notes
Compound	5% Simple		The Maximum Daily Benefit amount and the Maximum Benefit amount per claim episode are increased each policy anniversary by the selected inflation option without regard to claims paid. Premiums remain level. Notes: Also available are 3% and 4% compound inflation options.

Waiver of Premium

Premiums waived after 90 days of receiving covered serves. Regardless if the elimination period has been satisfied. Premium is waived for the entire policy, including any riders and spouse's premium if covered under the same policy.

BANKERS LIFE AND CASUALTY COMPANY - NAIC 61263**Long Term Care Insurance Rates**

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LTC Individual - Comprehensive - NonTax Qualified

30 Day Elimination Period**90 Day Elimination Period**

ISSUE AGE	30 Day Elimination Period				90 Day Elimination Period			
	3 YEAR MAXIMUM POLICY BENEFIT - NO INFLATION PROTECTION	3 YEAR MAXIMUM POLICY BENEFIT - WITH INFLATION PROTECTION	LIFETIME BENEFIT - NO INFLATION PROTECTION	LIFETIME BENEFIT - WITH INFLATION PROTECTION	3 YEAR MAXIMUM POLICY BENEFIT - NO INFLATION PROTECTION	3 YEAR MAXIMUM POLICY BENEFIT - WITH INFLATION PROTECTION	LIFETIME BENEFIT - NO INFLATION PROTECTION	LIFETIME BENEFIT - WITH INFLATION PROTECTION
50	\$0	\$2,027	\$1,083	\$3,517	\$576	\$1,794	\$974	\$3,161
55	\$0	\$2,347	\$1,360	\$4,062	\$723	\$2,077	\$1,222	\$3,652
60	\$0	\$2,839	\$1,884	\$4,875	\$1,008	\$2,513	\$1,693	\$4,382
65	\$0	\$3,633	\$2,714	\$6,203	\$1,462	\$3,216	\$2,439	\$5,576
70	\$0	\$4,979	\$4,262	\$8,465	\$2,302	\$4,406	\$3,831	\$7,609
75	\$0	\$7,166	\$6,752	\$12,060	\$3,687	\$6,342	\$6,069	\$10,840
80	\$0	\$10,681	\$0	\$0	\$6,045	\$9,453	\$0	\$0

Customer Service Telephone Number:

1-800-231-9150